

<i>SERFF Tracking Number:</i>	<i>BNLC-125577261</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Colonial Penn Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38508</i>
<i>Company Tracking Number:</i>	<i>12-82-034(03)</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>Individual Life Insurance</i>		
<i>Project Name/Number:</i>	<i>MFT- Expanded Rates/</i>		

Filing at a Glance

Company: Colonial Penn Life Insurance Company

Product Name: Individual Life Insurance	SERFF Tr Num: BNLC-125577261	State: ArkansasLH
TOI: L04I Individual Life - Term	SERFF Status: Closed	State Tr Num: 38508
Sub-TOI: L04I.213 Specified Age or Duration -	Co Tr Num: 12-82-034(03)	State Status: Filed-Closed
Fixed/Indeterminate Premium - Single Life		
Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Author: Wilbur Henderson	Disposition Date: 04/02/2008
	Date Submitted: 03/25/2008	Disposition Status: Filed
Implementation Date Requested: 06/01/2008		Implementation Date:

State Filing Description:

General Information

Project Name: MFT- Expanded Rates	Status of Filing in Domicile: Not Filed
Project Number:	Date Approved in Domicile:
Requested Filing Mode:	Domicile Status Comments: Expanded rates not required in PA, our domicile state
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 04/02/2008	
State Status Changed: 04/02/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

Colonial Penn Life Insurance Company may expand the rate classes offered for individual term life policy 12-82-034(03), which was approved by your Department on 12/12/07. The rate classes are attached for review. The original rates filed with this policy are now denoted "standard".

Actuarial support and applicable actuarial certification are attached.

SERFF Tracking Number: BNLC-125577261 State: Arkansas
 Filing Company: Colonial Penn Life Insurance Company State Tracking Number: 38508
 Company Tracking Number: 12-82-034(03)
 TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life
 Product Name: Individual Life Insurance
 Project Name/Number: MFT- Expanded Rates/

Company and Contact

Filing Contact Information

Wilbur Henderson Jr., Contract Analyst whenderson@colpenn.com
 399 Market Street (215) 928-6085 [Phone]
 Philadelphia, PA 19181 (215) 928-6431[FAX]

Filing Company Information

Colonial Penn Life Insurance Company CoCode: 62065 State of Domicile: Pennsylvania
 399 Market Street Group Code: 233 Company Type: Life/Health
 Philadelphia, PA 19181 Group Name: State ID Number:
 (215) 928-8688 ext. [Phone] FEIN Number: 23-1628836

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: 50.00 per policy (rates)
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Colonial Penn Life Insurance Company	\$50.00	03/25/2008	18930801

<i>SERFF Tracking Number:</i>	<i>BNLC-125577261</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Colonial Penn Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38508</i>
<i>Company Tracking Number:</i>	<i>12-82-034(03)</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>Individual Life Insurance</i>		
<i>Project Name/Number:</i>	<i>MFT- Expanded Rates/</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Linda Bird	04/02/2008	04/02/2008

SERFF Tracking Number:	BNLC-125577261	State:	Arkansas
Filing Company:	Colonial Penn Life Insurance Company	State Tracking Number:	38508
Company Tracking Number:	12-82-034(03)		
TOI:	L04I Individual Life - Term	Sub-TOI:	L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life
Product Name:	Individual Life Insurance		
Project Name/Number:	MFT- Expanded Rates/		

Disposition

Disposition Date: 04/02/2008

Implementation Date:

Status: Filed

Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Colonial Penn Life Insurance Company	0.000%	\$0	0	\$0	0.000%	%	0.000%

SERFF Tracking Number: BNLC-125577261 State: Arkansas
 Filing Company: Colonial Penn Life Insurance Company State Tracking Number: 38508
 Company Tracking Number: 12-82-034(03)
 TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life
 Product Name: Individual Life Insurance
 Project Name/Number: MFT- Expanded Rates/

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover letter		Yes
Rate	10 Year Lev Term		Yes
Rate	20 year Term		Yes
Rate	Ultimate Rate scale		Yes

SERFF Tracking Number:	BNLC-125577261	State:	Arkansas
Filing Company:	Colonial Penn Life Insurance Company	State Tracking Number:	38508
Company Tracking Number:	12-82-034(03)		
TOI:	L041 Individual Life - Term	Sub-TOI:	L041.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life
Product Name:	Individual Life Insurance		
Project Name/Number:	MFT- Expanded Rates/		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	12/12/2007
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Colonial Penn Life Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	%

SERFF Tracking Number: BNLC-125577261 State: Arkansas

Filing Company: Colonial Penn Life Insurance Company State Tracking Number: 38508

Company Tracking Number: 12-82-034(03)

TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life

Product Name: Individual Life Insurance

Project Name/Number: MFT- Expanded Rates/

Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	10 Year Lev Term	12-82-034(03)	New		expanded rates 10 yrt.pdf
	20 year Term	12-82-034(03)	New		expanded rates 20 yrt.pdf
	Ultimate Rate scale	12-82-034(03)	New		expanded rates ultimate rate scale.pdf

Colonial Penn Life Insurance Company

10 Year Level Term Premiums Guaranteed for 10 Years

Annual Premium Rates Per \$1,000 Face, Excluding \$50 Policy Fee

Issue Age	Male Preferred Non-Tobacco	Male Standard Non-Tobacco	Male Standard Level 2 Non-Tobacco	Male Standard Tobacco	Female Preferred Non-Tobacco	Female Standard Non-Tobacco	Female Standard Level 2 Non-Tobacco	Female Standard Tobacco
18	1.46	1.82	2.28	3.14	1.11	1.39	1.60	2.44
19	1.46	1.82	2.28	3.14	1.11	1.39	1.60	2.44
20	1.46	1.82	2.28	3.14	1.11	1.39	1.60	2.44
21	1.46	1.82	2.28	3.14	1.11	1.39	1.60	2.44
22	1.46	1.82	2.28	3.14	1.11	1.39	1.60	2.44
23	1.46	1.82	2.28	3.14	1.11	1.39	1.60	2.44
24	1.46	1.82	2.28	3.14	1.11	1.39	1.60	2.44
25	1.46	1.82	2.28	3.14	1.11	1.39	1.60	2.44
26	1.46	1.83	2.29	3.15	1.13	1.41	1.76	2.46
27	1.47	1.84	2.30	3.17	1.15	1.44	1.80	2.48
28	1.49	1.86	2.33	3.19	1.17	1.46	1.83	2.50
29	1.50	1.88	2.35	3.21	1.18	1.48	1.85	2.52
30	1.51	1.89	2.36	3.25	1.20	1.50	1.88	2.54
31	1.54	1.93	2.41	3.36	1.22	1.52	1.90	2.61
32	1.58	1.98	2.48	3.47	1.24	1.55	1.94	2.69
33	1.63	2.04	2.55	3.64	1.26	1.58	1.98	2.78
34	1.69	2.11	2.64	3.84	1.29	1.61	2.01	2.90
35	1.77	2.21	2.76	4.07	1.32	1.65	2.06	3.05
36	1.83	2.26	2.83	4.33	1.42	1.75	2.19	3.25
37	1.92	2.34	2.93	4.63	1.54	1.88	2.35	3.50
38	2.02	2.43	3.04	5.00	1.68	2.02	2.53	3.76
39	2.12	2.52	3.15	5.40	1.81	2.16	2.70	4.09
40	2.23	2.62	3.28	5.85	2.00	2.35	2.94	4.45
41	2.52	2.96	3.70	6.54	2.13	2.50	3.13	4.80
42	2.79	3.28	4.10	7.18	2.28	2.68	3.35	5.20
43	3.02	3.55	4.44	7.78	2.43	2.86	3.58	5.65
44	3.31	3.89	4.86	8.47	2.62	3.08	3.85	6.17
45	3.62	4.26	5.33	9.24	2.81	3.31	4.14	6.71
46	3.92	4.56	5.70	9.83	3.07	3.57	4.46	7.22
47	4.26	4.90	6.13	10.47	3.34	3.84	4.80	7.75
48	4.61	5.24	6.55	11.13	3.62	4.11	5.14	8.28
49	4.99	5.61	7.01	11.83	3.90	4.38	5.48	8.80
50	5.41	6.01	7.51	12.56	4.21	4.68	5.85	9.35
51	5.80	6.44	8.05	13.48	4.42	4.91	6.14	9.85
52	6.26	6.96	8.70	14.58	4.63	5.14	6.43	10.35
53	6.80	7.56	9.45	15.88	4.84	5.38	6.73	10.86
54	7.43	8.25	10.31	17.32	5.09	5.65	7.06	11.42
55	8.07	8.97	11.21	18.82	5.36	5.96	7.45	11.97
56	8.84	9.82	12.28	20.18	5.81	6.46	8.08	12.67
57	9.68	10.75	13.44	21.65	6.33	7.03	8.79	13.45
58	10.52	11.69	14.61	23.14	6.89	7.65	9.56	14.32
59	11.41	12.68	15.85	24.69	7.52	8.35	10.44	15.24
60	12.32	13.69	17.11	26.26	8.18	9.09	11.36	16.24

	<u>Modal Factor</u>	<u>Modal Policy Fee</u>
Annual	1.00	\$50.00
Semi-Annual	0.50	\$25.00
Quarterly	0.25	\$12.50
Monthly	0.08333	\$4.17

Colonial Penn Life Insurance Company

20 Year Level Term Premiums Guaranteed for 20 Years

Annual Premium Rates Per \$1,000 Face, Excluding \$50 Policy Fee

Issue Age	Male Preferred	Male Standard	Male Standard Level 2	Male Standard	Female Preferred	Female Standard	Female Standard Level 2	Female Standard
	Non-Tobacco	Non-Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Non-Tobacco	Non-Tobacco	Tobacco
18	1.64	2.05	2.56	4.14	1.22	1.53	1.91	2.96
19	1.64	2.05	2.56	4.14	1.22	1.53	1.91	2.96
20	1.64	2.05	2.56	4.14	1.22	1.53	1.91	2.96
21	1.64	2.05	2.56	4.14	1.22	1.53	1.91	2.96
22	1.64	2.05	2.56	4.14	1.22	1.53	1.91	2.96
23	1.64	2.05	2.56	4.14	1.22	1.53	1.91	2.96
24	1.64	2.05	2.56	4.14	1.22	1.53	1.91	2.96
25	1.64	2.05	2.56	4.14	1.22	1.53	1.91	2.96
26	1.66	2.08	2.60	4.27	1.24	1.55	1.94	3.00
27	1.70	2.12	2.65	4.42	1.26	1.58	1.98	3.04
28	1.73	2.16	2.70	4.59	1.29	1.61	2.01	3.09
29	1.76	2.20	2.75	4.75	1.32	1.65	2.06	3.15
30	1.78	2.23	2.79	4.93	1.36	1.70	2.13	3.21
31	1.87	2.34	2.93	5.10	1.40	1.75	2.19	3.34
32	1.96	2.45	3.06	5.29	1.45	1.81	2.26	3.49
33	2.07	2.59	3.24	5.51	1.50	1.87	2.34	3.67
34	2.20	2.75	3.44	5.77	1.55	1.94	2.43	3.86
35	2.34	2.93	3.66	6.08	1.62	2.02	2.53	4.07
36	2.44	2.98	3.73	6.44	1.75	2.14	2.68	4.48
37	2.58	3.03	3.79	6.85	1.92	2.26	2.83	4.92
38	2.72	3.09	3.86	7.31	2.11	2.40	3.00	5.38
39	2.84	3.16	3.95	7.80	2.29	2.54	3.18	5.90
40	3.01	3.24	4.05	8.34	2.52	2.71	3.39	6.46
41	3.36	3.65	4.56	8.94	2.75	2.99	3.74	6.86
42	3.78	4.11	5.14	9.58	3.04	3.30	4.13	7.31
43	4.21	4.58	5.73	10.25	3.33	3.62	4.53	7.79
44	4.63	5.09	6.36	10.99	3.62	3.98	4.98	8.31
45	5.17	5.68	7.10	11.80	3.97	4.36	5.45	8.87
46	5.63	6.19	7.74	12.45	4.30	4.73	5.91	9.55
47	6.12	6.73	8.41	13.13	4.67	5.13	6.41	10.25
48	6.64	7.30	9.13	13.84	5.04	5.54	6.93	10.98
49	7.30	7.94	9.93	14.61	5.49	5.97	7.46	11.72
50	7.95	8.64	10.80	15.46	5.90	6.41	8.01	12.51

	Modal Factor	Modal Policy Fee
Annual	1.00	\$50.00
Semi-Annual	0.50	\$25.00
Quarterly	0.25	\$12.50
Monthly	0.08333	\$4.17

Colonial Penn Life Insurance Company

Ultimate Rate Scale

Annual Premium Rates Per \$1,000 Face, Excluding \$50 Policy Fee

Attained Age	Male Non-Tobacco	Male Tobacco	Female Non-Tobacco	Female Tobacco
28	2.84	4.50	1.73	2.73
29	2.87	4.63	1.82	2.91
30	2.89	4.79	1.89	3.09
31	2.91	5.00	2.01	3.32
32	2.94	5.28	2.13	3.54
33	3.03	5.44	2.28	3.84
34	3.09	5.62	2.45	4.20
35	3.23	5.88	2.64	4.59
36	3.36	6.25	2.85	4.95
37	3.57	6.66	3.03	5.28
38	3.84	7.15	3.17	5.60
39	4.07	7.69	3.35	5.94
40	4.38	8.35	3.54	6.32
41	4.76	9.16	3.78	6.75
42	5.22	10.13	4.04	7.30
43	5.76	11.25	4.35	7.90
44	6.38	12.52	4.73	8.63
45	7.04	13.79	5.16	9.46
46	7.70	15.06	5.67	10.44
47	8.25	16.13	6.29	11.65
48	8.68	16.93	6.95	13.10
49	9.23	17.97	7.70	14.71
50	9.95	19.33	8.54	16.44
51	10.88	21.09	9.49	18.35
52	12.00	23.22	10.56	20.39
53	13.30	25.79	11.68	22.62
54	14.94	28.85	12.87	24.98
55	16.79	32.11	14.22	27.49
56	18.69	35.48	15.69	30.17
57	20.54	38.60	17.25	32.88
58	22.38	41.57	18.87	35.71
59	24.55	45.06	20.51	38.74
60	27.17	49.36	22.24	41.88
61	30.37	54.61	24.14	45.29
62	34.10	60.63	26.16	48.89
63	38.16	67.10	28.30	52.59
64	42.40	73.56	30.63	56.57
65	46.82	79.88	33.23	60.87
66	51.29	85.99	36.06	65.54
67	55.96	92.16	39.20	70.73
68	60.89	98.48	42.69	76.41
69	66.43	105.43	46.50	82.67
70	72.89	113.39	50.80	89.74
71	80.74	123.17	55.70	97.64
72	89.91	134.54	61.07	106.24
73	99.58	145.99	66.92	115.62
74	109.96	158.39	73.41	125.42
75	121.27	172.18	80.54	135.72
76	134.02	187.47	88.36	146.86
77	148.85	205.15	97.01	158.86
78	166.07	225.43	106.44	171.81
79	185.37	247.76	116.80	185.74
80	206.88	272.16	129.66	203.11
81	230.28	298.10	145.47	224.34
82	255.06	324.78	162.20	246.20
83	282.12	353.22	179.77	268.53
84	312.20	385.38	199.36	291.78
85	345.66	421.85	219.20	313.27
86	382.47	461.39	242.65	338.11
87	422.25	503.42	271.62	368.91
88	464.54	547.24	302.16	399.75
89	508.90	592.30	332.57	427.96
90	553.10	635.83	354.95	444.00
91	596.60	677.25	376.36	457.15
92	642.17	719.77	411.84	485.57
93	690.23	763.73	459.92	525.78
94	740.86	810.63	519.81	581.83

SERFF Tracking Number:	BNLC-125577261	State:	Arkansas
Filing Company:	Colonial Penn Life Insurance Company	State Tracking Number:	38508
Company Tracking Number:	12-82-034(03)		
TOI:	L041 Individual Life - Term	Sub-TOI:	L041.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life
Product Name:	Individual Life Insurance		
Project Name/Number:	MFT- Expanded Rates/		

Supporting Document Schedules

Satisfied -Name:	Certification/Notice	Review Status:	03/25/2008
Comments:			
Attachment:			
ar cocert for exp rates.pdf			
Bypassed -Name:	Application	Review Status:	03/25/2008
Bypass Reason:	not applicable to this filing		
Comments:			
Satisfied -Name:	Cover letter	Review Status:	03/25/2008
Comments:			
Attachment:			
ar exp rates cv ltr.pdf			

COLONIAL PENN LIFE INSURANCE COMPANY

399 Market Street - Philadelphia, Pennsylvania 19181

**ARKANSAS
CERTIFICATION OF COMPLIANCE
REGULATION 19**

I have reviewed or supervised the review of this submission and hereby certify that it is in compliance with Rule and Regulation 19.



Signature of Officer

Karen M. Henneberg

Name of Officer

Senior Director

Title of Officer

3/25/2008

Date

COLONIAL PENN LIFE INSURANCE COMPANY

399 Market Street - Philadelphia, Pennsylvania 19181

Wilbur Henderson Jr.
Contract Analyst
Contracts and Compliance

Telephone: (215) 928-6085
Fax: (215) 928-6431
E-Mail: whenderson@colpenn.com

John Shields
Arkansas Department of Insurance
1200 W. Third Street
Little Rock, AR 72201

March 25, 2008

RE: INDIVIDUAL TERM LIFE INSURANCE
Additional Submission of Rates for:
Previously Approved Individual Term Life Insurance Policy 12-82-034(03), approved
By your Department on 12/12/07 under SERFF Tracking # BNLC-125378290

Actuarial Memorandum and Support

NAIC# 233-62065 FEIN# 23-1628836

Dear Mr. Shields:

Attached for your review and approval are additional rate classes that may be offered for individual term life policy 12-82-034(03), which was approved by your Department on December 12, 2007. The original rates filed with this policy are now denoted "standard".

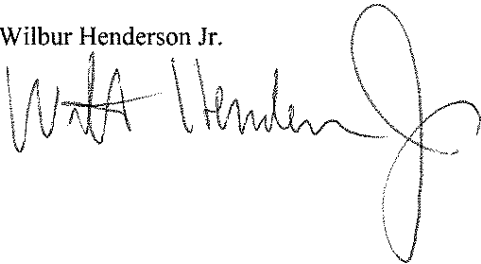
Please note, the above referenced approved policy form and supporting applications have not been marketed in your state yet. It is Colonial Penn's intention to begin sales sometime in June 2008.

Also attached are supporting actuarial memorandum and any applicable actuarial certifications.

I trust this submission is in order; however, should you have any questions or need additional information, please do not hesitate to call collect at the number listed above.

Sincerely,

Wilbur Henderson Jr.

A handwritten signature in black ink, appearing to read "W. Henderson Jr.", with a large, stylized flourish at the end.